

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Daniel M. Laudano  
Debtor

Case No. 16-03611-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: REshelman  
Form ID: 318

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Jun 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2018.

db  
4828494 +Daniel M. Laudano, P.O. Box 917, Stroudsburg, PA 18360-0917  
4828495 +Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
4828499 +Cabellas World Foremost Bank, 4800 NW 1st St Suite 300, Lincoln, NE 68521-4463  
4828499 +Cenlar, 425 Phillips Blvd, P.O. Box 77404, Ewing, NJ 08628-6404  
4828503 +Danielle Totaro, P.O. Box 917, Stroudsburg, PA 18360-0917  
4873480 +Pingora Loan Servicing, LLC, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430  
4838073 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4828496 +EDI: CAPITALONE.COM Jun 13 2018 22:58:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
4843039 EDI: CAPITALONE.COM Jun 13 2018 22:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4828497 +EDI: CAPITALONE.COM Jun 13 2018 22:58:00 Capital One Bank USA NA, P.O.Box 30281,  
Salt Lake City, UT 84130-0281  
4828498 +EDI: CAPITALONE.COM Jun 13 2018 22:58:00 Capital One/Polaris, P.O. Box 30253,  
Salt Lake City, UT 84130-0253  
4828500 +EDI: CHASE.COM Jun 13 2018 22:58:00 Chase/Bank One Card Services, P.O. Box 15298,  
Wilmington, DE 19850-5298  
4828501 EDI: CHRM.COM Jun 13 2018 22:58:00 Chrysler Capital, P.O. Box 961275,  
Fort Worth, TX 76161-0275  
4828502 +EDI: CITICORP.COM Jun 13 2018 22:58:00 Citi Diamond, 701 E 60th St,  
Sioux Falls, SD 57104-0432  
4828504 EDI: CITICORP.COM Jun 13 2018 22:58:00 Home Depot/CBNA, PO Box 6497,  
Sioux Falls, SD 57117-6497  
4855876 EDI: RESURGENT.COM Jun 13 2018 22:58:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4828505 +E-mail/Text: bk@lendingclub.com Jun 13 2018 18:59:21 Lending Club Corp.,  
71 Stevenson St., Ste 300, San Francisco, CA 94105-2985  
4861855 +EDI: MID8.COM Jun 13 2018 22:58:00 MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC,  
as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
4873140 EDI: PRA.COM Jun 13 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4828506 +EDI: RMSC.COM Jun 13 2018 22:58:00 SYNCB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005  
4828507 EDI: TFSR.COM Jun 13 2018 22:58:00 Toyota Motor Credit, 5005 N River Blvd NE,  
Cedar Rapids, IA 52411-6634  
4869373 E-mail/Text: WFB.Bankruptcy@cabelas.com Jun 13 2018 18:59:30 WORLD'S FOREMOST BANK,  
CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 15, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2018 at the address(es) listed below:

John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net  
Joshua I Goldman on behalf of Creditor Pingora Loan Servicing, LLC bkggroup@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Thomas I Puleo on behalf of Creditor Pingora Loan Servicing, LLC tpuleo@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Timothy B. Fisher, II on behalf of Debtor 1 Daniel M. Laudano donna.kau@pocono-lawyers.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee    ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **Daniel M. Laudano**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7486**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-03611-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Daniel M. Laudano

**By the  
court:**June 13, 2018Honorable John J. Thomas  
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**